



**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

ELSA M. DESOUZA**Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

NONE

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ ELSA M. DESOUZA

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ ANTHONY R. CAMBRIA, ESQ.

Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

☐ Yes, and exhibit C is attached and made a part of this petition.  
☒ No

**Signature of Attorney**X /s/ ANTHONY R. CAMBRIA, ESQ.

Signature of Attorney for Debtor(s)

ANTHONY R. CAMBRIA, ESQ. AC7482

Printed Name of Attorney for Debtor(s)

ANTHONY R. CAMBRIA, ESQ.

Firm Name

146 STATE HIGHWAY 34

Address

SUITE - 400HOLMDEL NJ 07733(732) 946-0500

Telephone Number

Date

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

# UNITED STATES BANKRUPTCY COURT

## DISTRICT OF NEW JERSEY

In re **ELSA M. DESOUZA**

Case No.

Chapter 7

\_\_\_\_\_/ Debtor

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	<b>Yes</b>	<b>1</b>	\$ 135,000.00		
B-Personal Property	<b>Yes</b>	<b>3</b>	\$ 13,450.00		
C-Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		\$ 112,741.00	
E-Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>1</b>		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>5</b>		\$ 83,431.00	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>1</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ 2,555.00
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ 2,541.00
Total Number of Sheets in All Schedules ►		<b>16</b>			
Total Assets ►			\$ 148,450.00		
Total Liabilities ►				\$ 196,172.00	

In re **ELSA M. DESOUZA** / Debtor Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **17** sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: \_\_\_\_\_

Signature **/s/ ELSA M. DESOUZA**  
**ELSA M. DESOUZA**

In re ELSA M. DESOUZA

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
		Husband--H Wife--W Joint--J Community--C	
MARITAL RESIDENCE 34 BEECH STREET EAST ORANGE, NJ 07018 BLK: 402, LOT: 23, - MUNICIPAL TAX MAP OF EAST ORANGE, NJ	Fee Simple	\$ 135,000.00	\$ 112,741.00
<b>TOTAL \$</b>		135,000.00	

No continuation sheets attached

(Report also on Summary of Schedules.)

In re **ELSA M. DESOUZA**

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<b>CASH ON HAND</b> <i>Location: In debtor's possession</i>		\$ 175.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>BANK OF AMERICA</b> <b>CHECKING ACCT</b> <i>Location: In debtor's possession</i>		\$ 800.00
		<b>WACHOVIA</b> <b>CHECKING ACCT #</b> <i>Location: In debtor's possession</i>		\$ 400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>ORDINARY HOUSEHOLD GOODS &amp; FURNISHINGS</b> <i>Location: In debtor's possession</i>		\$ 4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>BOOKS, PICTURES, ART &amp; COLLECTIONS</b> <i>Location: In debtor's possession</i>		\$ 400.00
6. Wearing apparel.		<b>ORDINARY WEARING APPAREL</b> <i>Location: In debtor's possession</i>		\$ 1,200.00
7. Furs and jewelry.		<b>PERSONAL AND FAMILY JEWELRY</b> <i>Location: In debtor's possession</i>		\$ 475.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In re ELSA M. DESOUZA

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		1999 NISSAN MAXIMA Location: In debtor's possession		\$ 6,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			

In re ELSA M. DESOUZA

/ Debtor

Case No. \_\_\_\_\_  
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	None	Description and Location of Property		Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
			Husband--H Wife--W Joint--J Community--C	
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<b>Total ➡</b>				<b>\$ 13,450.00</b>



In re ELSA M. DESOUZA / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE C-PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☐ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
<b>MARITAL RESIDENCE</b>	11 USC 522 (d) (1)	\$ 18,450.00	\$ 135,000.00
<b>CASH ON HAND</b>	11 USC 522 (d) (5)	\$ 175.00	\$ 175.00
<b>WACHOVIA</b>	11 U.S.C. § 522 (d) (5)	\$ 400.00	\$ 400.00
<b>ORDINARY HOUSEHOLD GOODS &amp; FURNISHINGS</b>	11 USC 522 (d) (3)	\$ 4,000.00	\$ 4,000.00
<b>BOOKS, PICTURES, ART &amp; COLLECTIONS</b>	11 USC 522 (d) (3)	\$ 400.00	\$ 400.00
<b>ORDINARY WEARING APPAREL</b>	11 USC 522 (d) (3)	\$ 1,200.00	\$ 1,200.00
<b>PERSONAL AND FAMILY JEWELRY</b>	11 USC 522 (d) (4)	\$ 475.00	\$ 475.00
<b>1999 NISSAN MAXIMA</b>	11 USC 522 (d) (2)	\$ 2,950.00	\$ 6,000.00

FORM B6D (12/03) West Group, Rochester, NY

In re ELSA M. DESOUZA / Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: <b>Creditor # : 1</b> <b>FIRST HORIZON</b> <b>4000 HORIZON WAY</b> <b>IRVINGTON TX 75063</b>	J	<b>Mortgage</b>  Value: \$ 135,000.00				\$ 74,028.00	\$ 0.00
Account No: <b>18-0</b> <b>Creditor # : 2</b> <b>WACHOVIA BANK, N.A.</b> <b>RETAIL CREDIT SERVICING</b> <b>PO BOX 13321</b> <b>ROANOKE VA 24040-0014</b>	J	<b>Mortgage</b> <b>MARITAL RESIDENCE</b>  Value: \$ 135,000.00	X			\$ 38,713.00	\$ 0.00
Account No:   Value:							
Account No:   Value:							
No continuation sheets attached <div style="text-align: right;"> <b>Subtotal \$</b>                          (Total of this page)  <b>Total \$</b> </div>						<div style="text-align: right;"> <b>112,741.00</b>  <b>112,741.00</b> </div>	

(Use only on last page. Report total also on Summary of Schedules)

In re ELSA M. DESOUZA

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

FORM B6F (12/03) West Group, Rochester, NY

In re ELSA M. DESOUZA / Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 0017  Creditor # : 1 ADVANTA NATIONAL BANK CUSTOMER SERVICE PO BOX 30715 SALT LAKE CITY UT 84130-9935		Credit Card Purchases				\$ 2,000.00
Account No: 1003  Creditor # : 2 AMERICAN EXPRESS ATTN: BANKRUPTCY DEPT SUITE - 0002 CHICAGO IL 60679-0002						\$ 7,647.00
Account No: 1003  Representing: AMERICAN EXPRESS		PLAZA ASSOCIATES PO BOX 18008 HAUPPAUGE NY 11788-8808				
Account No: 1003  Representing: AMERICAN EXPRESS		KAY, MITCHELL N. 354 STATE STREET HACKENSACK NJ 07601				
<div style="display: flex; justify-content: space-between;"> <span>4 continuation sheets attached</span> <div> <b>Subtotal \$</b>                          (Total of this page)  <b>Total \$</b>                          (Report total also on Summary of Schedules)                     </div> </div>						<b>9,647.00</b>

FORM B6F (12/03) West Group, Rochester, NY

In re ELSA M. DESOUZA / Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 4557  Creditor # : 3 AT&T UNIVERSAL CARD PO BOX 8209 S. HACKENSACK NJ 07606-8209		Credit Card Purchases				\$ 7,791.00
Account No: 2974  Creditor # : 4 CACV OF COLORADO, LLC % HARRISON ROSS BYCK, ESQ. 229 PLAZA BLVD - SUITE - 112 MORRISVILLE PA 19067-7601		Credit Card Purchases ARBITRATION FILE # FA0408000310808				\$ 18,162.00
Account No: 2974  Representing: CACV OF COLORADO, LLC		JIM WOLF, ESQ. 10375 E. HARVARD AVENUE SUITE - 410 DENVER CO 80231				
Account No: 2974  Representing: CACV OF COLORADO, LLC		HARRISON ROSS BYCK 229 PLAZA BLVD SUITE -0 112 MORRISVILLE PA 19067-7601				
Account No: 2974  Representing: CACV OF COLORADO, LLC		BRONSON & MIGLIACCIO, LLP 475 MARKET STREET FIRST FLOOR ELMWOOD PARK NJ 07407				
Account No: 6568  Creditor # : 5 CAPITAL ONE BANK BANKRUPTCY RECOVERY UNIT PO BOX 85015 RICHMOND VA 23285-5015		Credit Card Purchases				\$ 647.00

Sheet No. 1 of 4 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

<b>Subtotal \$</b> (Total of this page)	<b>26,600.00</b>
<b>Total \$</b> (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re ELSA M. DESOUZA / Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 6568  Representing: CAPITAL ONE BANK		CAPITAL ONE SERVICES, INC 1957 WESTMORELAND RD RICHMOND VA 23276-5617				
Account No: 4523  Creditor # : 6 CITI CARDS PO BOX 8107 S. HACKENSACK NJ 07606-8107		Credit Card Purchases				\$ 7,841.00
Account No: 4523  Representing: CITI CARDS		EICHENBAUM, KANTROWITZ & GULKO 10 FOREST AVENUE PO BOX 914 PARAMUS NJ 07653-0914				
Account No: 3510  Creditor # : 7 CITI CARDS PO BOX 8107 S. HACKENSACK NJ 07606-8107		Credit Card Purchases				\$ 10,332.00
Account No: 3510  Representing: CITI CARDS		ACADEMY COLLECTION SERVICE INC 10965 DECATUR ROAD PHILADELPHIA PA 19154-3210				
Account No: 4557  Creditor # : 8 CITIBANK MASTERCARD PO BOX 6500 SIOUX FALLS, SD 57117		Credit Card Purchases				\$ 7,135.00

Sheet No. 2 of 4 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

<b>Subtotal \$</b> (Total of this page)	<b>25,308.00</b>
<b>Total \$</b> (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re ELSA M. DESOUZA / Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 4557  Representing: CITIBANK MASTERCARD		ACADEMY COLLECTION SERVICE INC 10965 DECATUR ROAD PHILADELPHIA PA 19154-3210				
Account No: 4557  Representing: CITIBANK MASTERCARD		COLLECT CORPORATION 300 INTERNATIONAL DRIVE SUITE - 100 WILLIAMSVILLE NY 14221				
Account No: 4523  Creditor # : 9 CITIBANK MASTERCARD PO BOX 6500 SIOUX FALLS, SD 57117						\$ 5,939.00
Account No: 4523  Representing: CITIBANK MASTERCARD		CLIENT SERVICES INC. 3451 HARRY S. TRUMAN BLVD ST CHARLES MO 63301				
Account No: 6536  Creditor # : 10 MBNA AMERICA PO BOX 15026 % BANKRUPTCY RECOVERY UNIT WILMINGTON, DE 19850-5026		Credit Card Purchases				\$ 14,837.00
Account No: 6536  Representing: MBNA AMERICA		HARRISON ROSS BYCK, ESQ. 229 PLAZA BLVD SUITE - 112 MORRISVILLE PA 19067-7601				

Sheet No. 3 of 4 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

<b>Subtotal \$</b> (Total of this page)	<b>20,776.00</b>
<b>Total \$</b> (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re ELSA M. DESOUZA / Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: <b>6536</b>  <b>Representing:</b> <b>MBNA AMERICA</b>		<b>LTD FINANCIAL SERVICES, LP</b> <b>7322 SOUTHWEST FREEWAY</b> <b>SUITE - 1600</b> <b>HOUSTON TX 77074</b>				
Account No: <b>6296</b>  <b>Creditor # : 11</b> <b>WACHOVIA BANK CARD SERVICES</b> <b>PO BOX 15153</b> <b>WILMINGTON DE 19886-5153</b>		<b>Credit Card Purchases</b>				<b>\$ 1,100.00</b>
Account No: <b>6296</b>  <b>Representing:</b> <b>WACHOVIA BANK CARD SERVICES</b>		<b>WACHOVIA BANK, NA</b> <b>FLO500 R1 PAYMENTS</b> <b>PO BOX 45038</b> <b>JACKSONVILLE FL 32232-5038</b>				
Account No:						
Account No:						
Account No:						

Sheet No. 4 of 4 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

<b>Subtotal \$</b> (Total of this page)	<b>1,100.00</b>
<b>Total \$</b> (Report total also on Summary of Schedules)	<b>83,431.00</b>



In re ELSA M. DESOUZA

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

<b>Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract</b>	<b>Description of Contract or Lease and Nature of Debtor's Interest.</b> State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re ELSA M. DESOUZA / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re **ELSA M. DESOUZA**

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
EMPLOYMENT: DEBTOR		SPOUSE
Occupation		
Name of Employer		
How Long Employed		
Address of Employer		
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 0.00	\$ 0.00
Estimated Monthly Overtime	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 0.00	\$ 0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from Real Property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social Security or other government assistance		
Specify: <b>SOCIAL SECURITY - HUSBAND'S</b>	\$ 0.00	\$ 800.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income		
Specify: <b>Rental Income</b>	\$ 525.00	\$ 0.00
<b>LA CASA SENIOR PROGRAM</b>	\$ 230.00	\$ 0.00
<b>FAMILY SUPPORT</b>	\$ 1,000.00	\$ 0.00
TOTAL MONTHLY INCOME	\$ 1,755.00	\$ 800.00
TOTAL COMBINED MONTHLY INCOME \$ <u>2,555.00</u>		
(Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re ELSA M. DESOUZA / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,376.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	235.00
Water and sewer	\$	100.00
Telephone	\$	100.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	0.00
Food	\$	200.00
Clothing	\$	0.00
Laundry and dry cleaning	\$	0.00
Medical and dental expenses	\$	0.00
Transportation (not including car payments)	\$	60.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	40.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	141.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: <b>2nd Mtg</b>	\$	289.00
Other:	\$	0.00
Other:	\$	0.00
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	\$	<b>2,541.00</b>

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re **ELSA M. DESOUZA**

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

**a. Property to Be Surrendered.**

Description of Property	Creditor's Name
<i>None</i>	

**b. Property to Be Retained.**

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>None</i>				

**Signature of Debtor(s)**

Date: \_\_\_\_\_

Debtor: /s/ ELSA M. DESOUZA

Date: \_\_\_\_\_

Joint Debtor: \_\_\_\_\_

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re **ELSA M. DESOUZA**

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

**1. Income from employment or operation of business.**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**2. Income other than from employment or operation of business.**

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

**3. Payments to creditors.**

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

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#### 4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

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#### 5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

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#### 6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

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#### 7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

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#### 8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

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#### 9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

☒ NONE

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**10. Other transfers.**

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

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**11. Closed financial accounts.**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE

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**12. Safe deposit boxes.**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

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**13. Setoffs.**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

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**14. Property held for another person.**

List all property owned by another person that the debtor holds or controls.

☒ NONE

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**15. Prior address of debtor.**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE

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**16. Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE

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**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

**18. Nature, location and name of business**

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature /s/ **ELSA M. DESOUZA**  
**ELSA M. DESOUZA**

Date \_\_\_\_\_

Signature \_\_\_\_\_

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re **ELSA M. DESOUZA**

Case No.  
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>600.00</u>
Prior to the filing of this statement I have received .....	\$	<u>600.00</u>
Balance Due .....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearing thereof;

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

e. [Other provisions as needed].

**None**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

***None***

### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

*Date*

/s/ ANTHONY R. CAMBRIA, ESQ.

*Signature of Attorney*

ANTHONY R. CAMBRIA, ESQ.

*Name of Law Firm*

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re ***ELSA M. DESOUZA***

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor  
Attorney for Debtor: ***ANTHONY R. CAMBRIA, ESQ.***

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: \_\_\_\_\_

/s/ ***ELSA M. DESOUZA***  
Debtor

ADVANTA NATIONAL BANK  
CUSTOMER SERVICE  
PO BOX 30715  
SALT LAKE CITY, UT 84130-9935

ACADEMY COLLECTION SERVICE INC  
10965 DECATUR ROAD  
PHILADELPHIA, PA 19154-3210

AMERICAN EXPRESS  
ATTN: BANKRUPTCY DEPT  
SUITE - 0002  
CHICAGO, IL 60679-0002

AT&T UNIVERSAL CARD  
PO BOX 8209  
S. HACKENSACK, NJ 07606-8209

BRONSON & MIGLIACCIO, LLP  
475 MARKET STREET  
FIRST FLOOR  
ELMWOOD PARK, NJ 07407

CACV OF COLORADO, LLC  
% HARRISON ROSS BYCK, ESQ.  
229 PLAZA BLVD - SUITE - 112  
MORRISVILLE, PA 19067-7601

CAPITAL ONE SERVICES, INC  
1957 WESTMORELAND RD  
RICHMOND, VA 23276-5617

CAPITAL ONE SERVICES, INC.  
BANKRUPTCY RECOVERY UNIT  
PO BOX 85015  
RICHMOND, VA 23285-5015

CITI CARDS  
PO BOX 8107  
S. HACKENSACK, NJ 07606-8107

CITIBANK MASTERCARD  
PO BOX 6500  
SIOUX FALLS,, SD 57117

CLIENT SERVICES INC.  
3451 HARRY S. TRUMAN BLVD  
ST CHARLES, MO 63301

COLLECT CORPORATION  
300 INTERNATIONAL DRIVE  
SUITE - 100  
WILLIAMSVILLE, NY 14221

EICHENBAUM, KANTROWITZ & GULKO  
10 FOREST AVENUE  
PO BOX 914  
PARAMUS, NJ 07653-0914

FIRST HORIZON  
4000 HORIZON WAY  
IRVINGTON, TX 75063

HARRISON ROSS BYCK  
229 PLAZA BLVD  
SUITE -0 112  
MORRISVILLE, PA 19067-7601

HARRISON ROSS BYCK, ESQ.  
229 PLAZA BLVD  
SUITE - 112  
MORRISVILLE, PA 19067-7601

JIM WOLF, ESQ.  
10375 E. HARVARD AVENUE  
SUITE - 410  
DENVER, CO 80231

LTD FINANCIAL SERVICES, LP  
7322 SOUTHWEST FREEWAY  
SUITE - 1600  
HOUSTON, TX 77074

MBNA AMERICA  
PO BOX 15026  
% BANKRUPTCY RECOVERY UNIT  
WILMINGTON,, DE 19850-5026

MITCHELL N. KAY, ESQ.  
354 STATE STREET  
HACKENSACK, NJ 07601

PLAZA ASSOCIATES  
PO BOX 18008  
HAUPPAUGE, NY 11788-8808

WACHOVIA BANK CARD SERVICES  
PO BOX 15153  
WILMINGTON, DE 19886-5153

WACHOVIA BANK, N.A.  
RETAIL CREDIT SERVICING  
PO BOX 13321  
ROANOKE, VA 24040-0014

WACHOVIA BANK, NA  
FLO500 R1 PAYMENTS  
PO BOX 45038  
JACKSONVILLE, FL 32232-5038